

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorneys for Secured Creditor

HSBC Bank USA, National Association as Trustee for
Deutsche Alt-A Securities, Inc., Mortgage Pass-Through
Certificates Series 2006-AR5

In Re:

Giuseppe S. Spadea ,

Debtor.



Order Filed on April 17, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 15-31757 ABA

Adv. No.:


Hearing Date: 4/10/18 @ 10:00 a.m.

Judge: Andrew B. Altenburg

ORDER REINSTATING STAY AND CURING POST-PETITION ARREARS

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: April 17, 2018



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

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Debtor: Giuseppe S. Spadea

Case No: 15-31757 ABA

Caption of Order: ORDER REINSTATING STAY AND CURING ARREARS

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, HSBC Bank USA, National Association as Trustee for Deutsche Alt-A Securities, Inc., Mortgage Pass-Through Certificates Series 2006-AR5, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 109 Lantern Way Deptford, NJ 08096, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Lee Perlman, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of April 3, 2018, Debtor is in arrears outside of the Chapter 13 plan to Secured Creditor for payments due January 2018 through April 2018 for a total post-petition default of \$6,603.07 (4 @ \$2,135.24, less suspense of \$1,937.89);

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$6,603.07 will be paid over nine months by Debtor remitting \$733.68 per month for eight months and \$733.63 for one month addition to the regular monthly mortgage payment, which additional payments shall begin on May 1, 2018 until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume May 1, 2018, directly to Secured Creditor, Specialized Loan Servicing LLC, PO Box 636007, Littleton, Colorado 80163 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$176.00 for filing fees, totaling \$526.00, which is to be paid through Debtor's Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that automatic stay as to the subject property is hereby reinstated.